

Old Age, Disability, Death

First law: 1975.

Current law: 1991.

Type of program: Social insurance system.

Exchange rate: U.S.\$1.00 equals 0.38 rials.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: 5% of monthly wage.

Employer: 8% of payroll.

Government: 5% of total wages.

Qualifying Conditions

Old-age pension: Age 60 (men) with at least 180 months of contributions paid and age 55 (women) with at least 120 months of contributions.

Early retirement, 240 months (men) or 180 months (women) of contributions. Reduced benefit rates for early retirement.

Delayed retirement, 180 months of contributions including at least 36 months during the 5 years preceding retirement.

Disability pension: Nonoccupational disability benefits, 6 months of contributions preceding the disability, or 12 months of contributions including 3 months immediately preceding the disability.

Survivor pension: Nonoccupational survivor benefits, 6 months of contributions preceding death, or 12 months of contributions including 3 months immediately preceding death.

Old-Age Benefits

Old-age pension: 1/60th of average wage during the last 2 years of employment times the number of full years of contributions.

Permanent Disability Benefits

Disability pension: 1/60th of average wage during the last 2 years of employment times the number of full years of contributions.

Minimum, 40 percent of earnings at onset of disability.

Survivor Benefits

Survivor pension: Orphans, 50% of pension of insured (students up to age 26, daughters until married); widow, widower, father, mother, sisters, or brothers, 25% of pension of insured.

Marriage grant: Lump sum equal to 15 times the pension of the insured, payable to the daughter when she gets married.

Funeral grant: Lump sum payment equal to three months earnings or pension of insured.

Administrative Organization

Minister of Social Affairs and Labor, general supervision.

General Authority for Social Insurances, administration of program; managed by an eight member board of directors, chaired by the Minister of Social Affairs and Labor.

Work Injury

First law: 1977.

Current law: 1991.

Type of program: Social insurance system.

Coverage

Employed citizens aged 15-59, in the private sector under a permanent work contract.

Exclusions: Foreign workers, domestic servants, and artisans.

Source of Funds

Insured person: none.

Employer: 1% of payroll.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 75 percent of current monthly earnings, payable during convalescence.

Permanent Disability Benefits

Permanent disability pension: 75 percent of average earnings.

Partial permanent disability, assessed at more than 30 percent of total disability, entitles the worker to the same monthly pension, regardless of the worker's future wages. If permanent disability is 30 percent or less, receives a lump sum equal to 36 times the monthly pension and protection from dismissal.

Workers' Medical Benefits

Medical benefits: Hospitalization, general and specialist care, medicines, rehabilitation, and transportation.

Survivor Benefits

Survivor pension: 75 percent of average earnings of the insured.

Administrative Organization

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